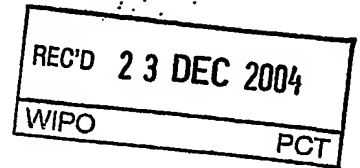




Australian Government



Patent Office
Canberra

I, LEANNE MYNOTT, MANAGER EXAMINATION SUPPORT AND SALES hereby certify that annexed is a true copy of the Provisional specification in connection with Application No. 2003904428 for a patent by PRIME KING INVESTMENTS LTD as filed on 18 August 2003.



WITNESS my hand this
Second day of December 2004

A handwritten signature in black ink.

LEANNE MYNOTT
MANAGER EXAMINATION SUPPORT
AND SALES

PRIORITY DOCUMENT
SUBMITTED OR TRANSMITTED IN
COMPLIANCE WITH
RULE 17.1(a) OR (b)

AUSTRALIA
Patents Act 1990

PROVISIONAL SPECIFICATION

Invention Title:

The invention is described in the following statement:

MOBILE PAYMENT SYSTEM

FIELD OF THE INVENTION

The present invention is directed towards a system which allows for the payment of goods or services via a mobile device. In particular, the present invention is directed towards the usage of a mobile phone as a financial payment device.

BACKGROUND OF THE INVENTION

It is desired to enable the payment of goods and services through the use of a persons mobile or cellular phone. Two key problems with using a mobile phone as a payment device are time sensitivity and non-interoperability. In terms of time sensitivity, mobile communication could present uncertain transaction time issues for executing in store payment transactions. This could result from integrated voice response processes taking too long to be of advantage to either the purchaser or seller, or being frustrating to both. Similarly, SMS messaging may have time lag issues particularly during peak periods such as festive periods.

Non-interoperability may also be an issue. It is known that different mobile or cellular and SMS operators existing in various countries. These operators can use different technology platforms that are not necessarily interoperable with each other thereby compounding the time lag issue of payment transactions especially when a person is not within their usual national jurisdiction.

OBJECT OF THE INVENTION

It is therefore an object of the present invention to provide a system which enables for the relatively prompt payment of transactions through a person's mobile phone or similar device.

25 BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 shows a face to face transaction in accordance with the present invention.

Figure 2 shows a non face to face transaction in accordance with the present invention.

30 DESCRIPTION OF PREFERRED EMBODIMENT

The present system ideally enables a person to make payments via their mobile phone either face to face or non face to face, that is, the consumer may be located in a store to make payment, or alternatively may not be located within that

proximity and can make payment from a remote location. Considering firstly the system as it relates to face to face transactions and having reference to Figure 1, a four step payment process can be implemented. The first step is to establish a connection. Once the transaction total for the goods and/or services has been ascertained, the cashier will input the transaction total into the system and invite the shopper to plug in or attach their mobile into a cradle. To authorise the payment a preformatted transaction template can be sent via the store system to the attached mobile. The template can then appear on the shoppers mobile screen with the transaction total, which then requires the shopper to input a personal pin number or code so as to confirm the transaction. The transaction data can then be sent from the mobile through the stores system via a fixed telephone line through the processing centre.

To confirm the transaction the processing centre can authenticate the shoppers identity, verify the shopper's credit availability and confirm the transaction through the fixed line to the store system. Similar advice can be transferred to the store in respect of an unsuccessful transaction.

Finally, a notice will be received by the shopper of the transaction as well as a credit summary via SMS if desired.

Referring now to Figure 2 in the circumstance where the consumer is not located within the store to make payment, the same four step payment process can be implemented. Firstly, the shopper calls a telephone number designated for the payment system. The designated payment system will then despatch the transaction template to the shopper. This transaction template can in some embodiments be saved for subsequent usage which will then reduce the time spent on future transactions.

To authorise payment the preformatted transaction template will appear on the shoppers mobile screen with the transaction description, requiring the shopper to key in desired transaction data and their personal pin number so as to confirm the transaction. The transaction data will then be sent from the mobile phone via SMS to the system. To confirm the transaction the system will then connect with the payment processing centre to authenticate the shoppers identity, verify the shoppers credit availability and confirm the transaction status. This transaction data will then be sent by SMS to the shopper by the system.

The shopper can receive a notice of transaction code via SMS and can present the code at a retail outlet to collect purchase if they are to collect the goods. The SMS message can also be used to provide an updated credit summary.

5 The present invention avoids time lag issues associated with voice and SMS applications by using direct linkage with the mobile to effect fixed line connectivity to the payment processing centre. In the face to face transaction the mobile will initially be linked to the store system through a mobile cradle but could also be implemented using infra red if desired. Additionally, preformatted
10 transaction templates assist to structure the payment process making it easier for a shopper to use.

This speed of transaction is a critical advantage for face to face transactions. The deployment of fixed line linkages to the stores system allows the transaction duration to be similar to those associated with existing card based
15 transactions. Accordingly, the system will not introduce additional time frustrations to consumers.

Additionally, the security of the transaction is improved from existing systems. For prevention of fraud, it is effected in four ways, firstly, security provided by the sim card is higher than current magnetic stripe cards. Secondly,
20 payment is confirmed via a users personal pin number. Further, only the processing centre has the account details associated with the mobile number, and retail staff cannot access the account even if they somehow acquire the pin number as the mobile device is needed to activate the account number at the processing centre.

DATED this 18th day of August 2003
PRIME KING INVESTMENTS LTD

5 WATERMARK PATENT & TRADE MARK ATTORNEYS
GPO BOX 2512
PERTH WA 6001
AUSTRALIA

10 P23140AUP1 PVF/KMJ

▪ Face to face transactions

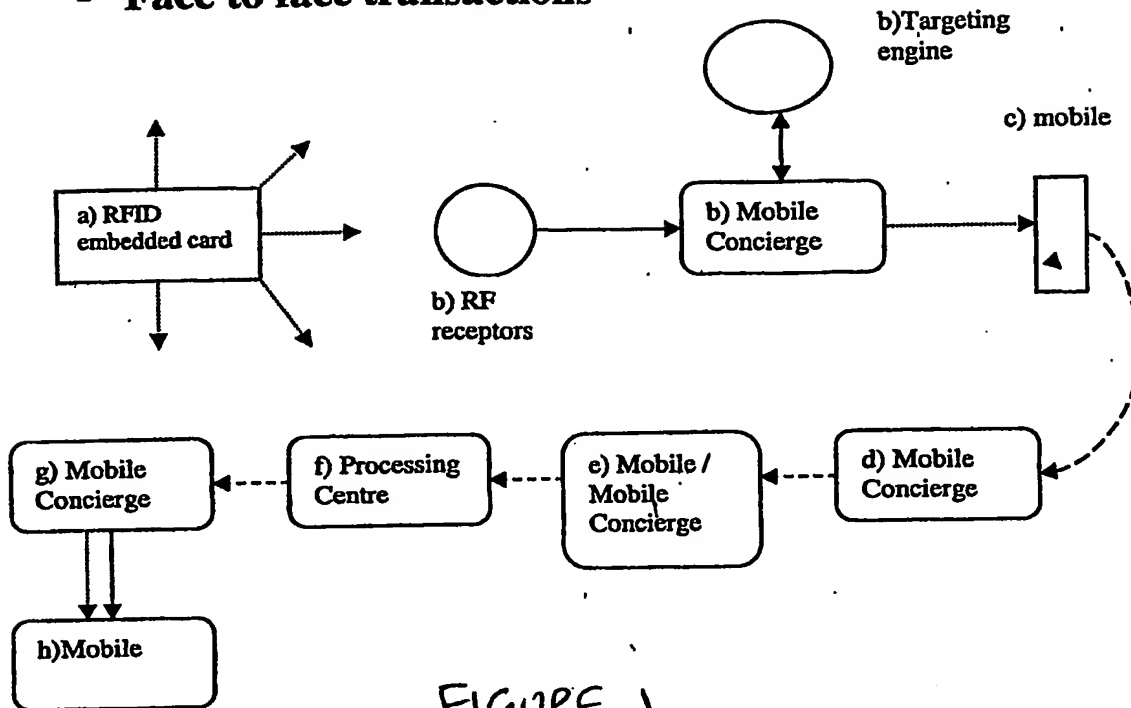


FIGURE 1

▪ Non face to face transactions

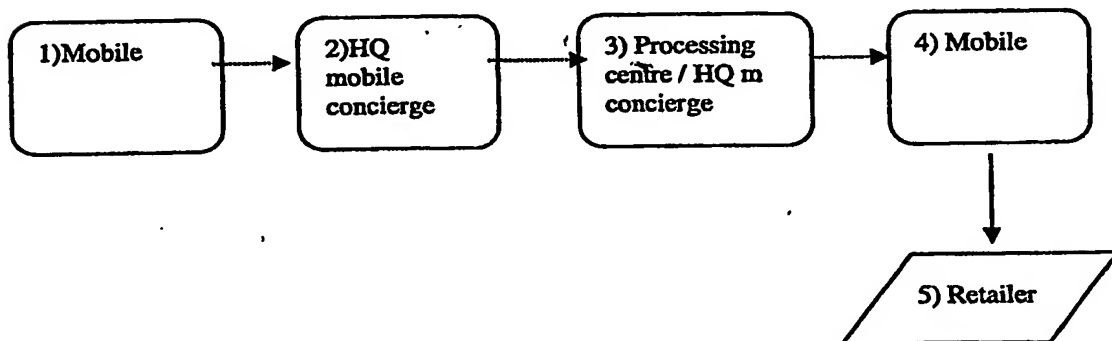


FIGURE 2